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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/024,990

12/19/2001

Antonius Adhi Wiryawan

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EXAMINER

JOHNSON, GREGORY L

ART UNIT

PAPER NUMBER

3691

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
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3 MONTHS

01/24/2007

PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

**Office Action Summary**

Application No.

10/024,990

Applicant(s)

WIRYAWAN ET AL.

Examiner

GREGORY JOHNSON

Art Unit

3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 19 December 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-23 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-23 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☒ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 29 March 2002 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☒ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_.
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: \_\_\_\_\_.

### DETAILED ACTION

1. This communication is in response to Applicant's application of December 19, 2001. The Examiner acknowledges the Preliminary Amendment of March 27, 2002, in which claim 1 was amended and claims 2-23 were added. Claims 1-23 are currently pending and are presented for examination.

### *Priority*

2. Applicant's claim for the benefit of a prior-filed application under 35 U.S.C. 119(e) or under 35 U.S.C. 120, 121, or 365(c) is acknowledged. Applicant has not complied with one or more conditions for receiving the benefit of an earlier filing date under 35 U.S.C. 119(e) as follows:

This application is claiming the benefit of prior-filed provisional application No. 60/342,022 under 35 U.S.C. 119(e) which states:

An application for patent filed under section 111(a) or section 363 of this title for an invention disclosed in the manner provided by the first paragraph of section 112 of this title in a provisional application filed under section 111(b) of this title, by an inventor or inventors named in the provisional application, shall have the same effect, as to such invention, as though filed on the date of the provisional application filed under section 111(b) of this title, if the application for patent filed under section 111(a) or section 363 of this title is filed not later than 12 months after the date on which the provisional application was filed and if it contains or is amended to contain a specific reference to the provisional application.

The inventors' names on record with the provisional application 60/342,022 are not the same as the inventors' names on record for the non-provisional application 10/024,990. Applicant is required to delete the reference to the prior-filed application from the first paragraph of the specification and from the declaration, unless applicant can establish that the inventors as stated on the two applications are indeed the same individuals.

***Claim Rejections - 35 USC § 102***

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Claims 1-4, 6-10 and 12-23 are rejected under 35 U.S.C. 102(b) as being anticipated by Davidson, Pat. No. 5,699,527.

As to claims 1, 7, 13 and 18, Davidson discloses a method and system with a machine-readable medium that includes a set of instructions (col. 1, lines 24-36), the set of instructions, which when executed, perform a method, comprising:

communicating a user interface to a client system via a network communication link, the user interface including a plurality of user interface displays configured to capture commercial loan application data (col. 4, lines 60-67 and col. 5, lines 1-12);

receiving the commercial loan application data via the network communication link (col. 4, lines 18-21 and Fig. 2);

storing the commercial loan application data in a storage device (col. 5, lines 12-17);

and communicating at least a portion of the commercial loan application data to the client system to pre-populate at least one data field of a subsequent one of the plurality of user interface displays (col. 4, lines 3-9).

As to claims 2, 8, 14 and 19, Davidson discloses a method and system with a machine-readable medium, wherein the plurality of user interface displays are further configured to assign a commercial loan request (col. 5, lines 66-67 and col. 6, lines 1-2).

As to claims 3, 9, 15 and 20, Davidson discloses a method and system with a machine-readable medium, wherein the plurality of user interface displays are further configured to monitor a status of review corresponding to the commercial loan request (col. 7, lines 12-18).

As to claims 4, 10, 16 and 21, Davidson discloses a method and system with a machine-readable medium, wherein the plurality of user interface displays are further configured to administer association of accounts with approved commercial loan requests (col. 14, lines 18-32).

As to claims 6 and 12, Davidson discloses a method and system with a machine-readable medium, wherein storing the commercial loan application data in the storage device includes storing the data in a manner to be retrieved in response to customer identifying information (col. 8, lines 43-47).

As to claims 17 and 22, Davidson discloses a method and system with a machine-readable medium, wherein the user interface displays configured to assign a commercial loan request are configured to assign an approval level corresponding to

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the commercial loan request and to assign each stage of an approval process to a specified reviewer (col. 7, lines 31-35).

As to claim 23, Davidson discloses the machine-readable medium of claim 18, wherein the subsequent one of the plurality of user interface displays comprises a user interface display corresponding to a sequence of user interface displays accessible to the user via actuation of a tab associated with each display of the sequence of user interface displays (col. 5, lines 2-9).

***Claim Rejections - 35 USC § 103***

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 5 and 11 are rejected under 35 U.S.C. 103(a) as being unpatentable over Davidson, Pat. No. 5,699,527 and Goodwin et al. (herein Goodwin) Pat. No. 7,035,820 B2.

As to claims 5 and 11, Davidson does not explicitly the method of claim 1 or the machine-readable medium of claim 7, wherein the plurality of user interface displays comprise hypertext markup language (HTML) documents, and communicating the user interface to the client system comprises transmitting the HTML documents via a network communication protocol in response to a request from the client system.

However, Goodwin teaches that systems and methods for providing information relating to financial products such as commercial loans could use web pages that are written in hypertext markup language (HTML) (col. 5, lines 56-67). It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as disclosed by Goodwin within Davidson for the motivation of providing systems and methods that operate over a computer network (Davidson: col. 4, lines 18-21 and Fig. 2), such as the Internet.

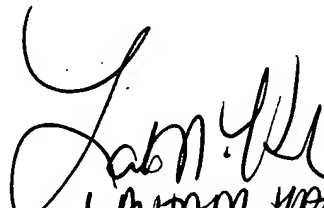
### ***Conclusion***


Any inquiry concerning this communication or earlier communications from the examiner should be directed to GREGORY JOHNSON whose telephone number is (571) 272-2025. The examiner can normally be reached on Monday - Friday, 8:30AM - 5:00PM.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, ALEXANDER KALINOWSKI can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

  
GREGORY JOHNSON  
Examiner  
Art Unit 3691  
*LAUREN. HANSEN  
PRIMARY EXAMINER, 3691*

  
GREGORY JOHNSON  
Examiner  
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